New Jersey District Office 7(a) and 504 Loan Approvals Cumulative Fiscal Year 2006 as of August 31, 2006

| # of Loans FY 2005 | Participating Lenders | # of Loans FY 2006 | Total Amt | AFA | Amt | Asian/P | Amt | Hispanic | Amt | WOB | Amt | VET | Amt |
|-----------------------|---|-----------------------|--------------|--------|-------------|---------|--------------|----------|-------------|-----|--------------|-----|-------------|
| 577 | BANK OF AMERICA(C)(P)(E)(CX) | 728 | \$26,427,200 | 44 | \$985,500 | 246 | \$12,416,000 | 115 | \$2,673,700 | 175 | \$6,317,500 | 29 | \$611,700 |
| 489 | PNC BANK, NA(C)(P)(E) | 466 | \$62,396,000 | 30 | \$2,499,800 | 111 | \$18,620,000 | 54 | \$4,518,900 | 97 | \$13,192,800 | 22 | \$3,525,800 |
| 350 | COMMERCE BANK(C)(P)(E)(CX) | 236 | \$90,094,600 | 20 | \$5,400,000 | 43 | \$27,713,500 | 19 | \$5,123,500 | 52 | \$20,647,000 | 7 | \$1,756,000 |
| 169 | BROADWAY NATIONAL BANK(C)(P)(E) | 163 | \$41,791,000 | 6 | \$855,000 | 105 | \$17,532,000 | 17 | \$5,487,000 | 64 | \$12,800,000 | 3 | \$820,000 |
| 148 | CITIZENS BANK OF RHODE ISLAND(C)(P)(E) | 145 | \$9,049,500 | 14 | \$1,032,000 | 49 | \$2,822,000 | 10 | \$745,000 | 28 | \$1,794,500 | 11 | \$717,000 |
| 57 | JPMORGAN CHASE BANK(C)(P)(E)(CX) | 129 | \$5,489,500 | 12 | \$353,000 | 33 | \$1,186,500 | 15 | \$530,000 | 23 | \$727,500 | 5 | \$175,000 |
| 213 | CAPITAL ONE BANK(E) | 98 | \$4,190,000 | 4 | \$175,000 | 8 | \$435,000 | 3 | \$115,000 | 23 | \$1,120,000 | 7 | \$235,000 |
| 198 | VALLEY NATIONAL BANK(C)(P)(E) | 91 | \$17,661,800 | 7 | \$923,300 | 17 | \$1,385,000 | 14 | \$3,932,900 | 27 | \$3,444,400 | 4 | \$1,200,000 |
| 180 | HSBC BANK USA (E) | 85 | \$4,443,800 | 1 | \$100,000 | 56 | \$2,993,800 | 3 | \$100,000 | 25 | \$1,318,800 | | |
| 112 | SUN NATIONAL BANK(C)(E)(P) | 82 | \$20,792,400 | 2 | \$400,000 | 19 | \$6,087,000 | 10 | \$2,363,000 | 23 | \$6,258,400 | 2 | \$288,000 |
| 37 | BANCO POPULAR(C)(P)(E)(CX) | 68 | \$17,359,700 | 3 | \$30,000 | 12 | \$1,453,000 | 23 | \$1,063,000 | 15 | \$2,032,000 | 4 | \$65,000 |
| 92 | SOVEREIGN BANK(C)(P)(E)(CX) | 67 | \$8,953,000 | 3 | \$180,000 | 10 | \$922,000 | 9 | \$1,490,000 | 18 | \$2,039,000 | 3 | \$135,000 |
| 108 | UNITY BANK(C)(P)(E) | 64 | \$23,630,000 | 4 | \$1,898,000 | 23 | \$9,757,000 | 7 | \$2,770,000 | 10 | \$3,047,000 | 3 | \$1,755,000 |
| 60 | NEW JERSEY BUS. FINANCE CORP. (CDC) | 63 | \$48,884,000 | 1 | \$1,050,000 | 13 | \$10,867,000 | 1 | \$569,000 | 14 | \$10,260,000 | | |
| 0 | WASHINGTON MUTUAL BANK (P)(E) | 62 | \$1,804,000 | 5 | \$150,000 | 22 | \$643,000 | 12 | \$325,500 | 17 | \$470,000 | | |
| 52 | INTERCHANGE BANK(C)(P)(E) | 49 | \$15,490,700 | 1 | \$325,000 | 8 | \$4,014,000 | 17 | \$2,345,000 | 10 | \$3,476,700 | 1 | \$85,000 |
| 50 | CIT SMALL BUS. LENDING CORP(C)(P) | 41 | \$23,625,900 | 5 | \$2,347,000 | 13 | \$6,295,500 | 4 | \$2,565,000 | 12 | \$7,425,400 | 2 | \$732,000 |
| 44 | THE BANK (C)(E)(P) | 37 | \$6,541,000 | 1 | \$73,500 | 1 | \$120,000 | | | 5 | \$1,100,500 | 5 | \$860,500 |
| 75 | TD BANKNORTH, NA (C)(P)(E)(CX) | 36 | \$3,190,000 | 1 | \$15,000 | 4 | \$700,000 | 4 | \$230,000 | 8 | \$1,195,000 | | |
| 31 | 1st CONSTITUTION BANK(C)(P)(E) | 30 | \$10,510,000 | | | 23 | \$7,815,000 | | | 11 | \$3,635,000 | | |
| 31 | LAKELAND BANK (C)(P)(E) | 26 | \$6,855,500 | 1 | \$50,000 | 4 | \$880,000 | 6 | \$2,973,000 | 5 | \$800,000 | 1 | \$200,000 |
| 30 | SKYLANDS COMMUNITY BANK(C)(E)(P) | 26 | \$4,632,000 | | | 1 | \$1,200,000 | | | 4 | \$345,000 | 2 | \$50,000 |
| 23 | SUSQUEHANNA PATRIOT BANK (P)(C)(E) | 23 | \$8,785,000 | 4 | \$1,510,000 | | | | | 7 | \$1,835,000 | 2 | \$115,000 |
| 26 | NEW MILLENNIUM BANK(E)(P) | 20 | \$6,559,000 | 2 | \$250,000 | 2 | \$550,000 | 1 | \$1,000,000 | 2 | \$500,000 | 3 | \$894,000 |
| 27 | FIRST WASHINGTON STATE BANK(C)(P)(E) | 17 | \$2,963,000 | 2 | \$500,000 | | | 1 | \$20,000 | 2 | \$70,000 | 2 | \$180,000 |
| 24 | COLUMBIA BANK (C)(P)(E) | 16 | \$1,566,000 | | | 1 | \$125,000 | 2 | \$201,000 | 2 | \$125,000 | | |
| | WACHOVIA BANK (C)(P)(E)(CX) | 15 | \$6,416,100 | 2 | \$1,222,800 | 1 | \$100,000 | 3 | \$735,000 | 3 | \$625,000 | | |
| 20 | SHINHAN BANK AMERICA (E)(P) | 14 | \$3,495,000 | | | 14 | \$3,495,000 | | | 3 | \$400,000 | 1 | \$75,000 |
| | WOORI AMERICA BANK(C)(P)(E) | 14 | \$3,001,000 | | | 13 | \$2,801,000 | | | 4 | \$635,000 | | |
| 23 | WELLS FARGO BANK, NA (E) (P) (CX) | 12 | \$590,000 | | | 5 | \$335,000 | 1 | \$65,000 | 2 | \$85,000 | 1 | \$50,000 |
| 18 | BUSINESS LOAN CENTER (C)(P)(E)(CX) | 11 | \$6,971,000 | 2 | \$850,000 | 3 | \$2,010,000 | | | 3 | \$1,475,000 | | |
| 10 | NARA BANK N. A. (P) (E) | 11 | \$4,147,500 | | | 9 | \$3,597,500 | | | 3 | \$950,000 | | |
| 15 | bcpBANK, N. A. (E) | 10 | \$275,000 | | | 3 | \$75,000 | 3 | \$65,000 | 1 | \$25,000 | | |
| 4 | CITIBANK, FSB (P) (C) | 10 | \$485,000 | 2 | \$145,000 | 5 | \$240,000 | 2 | \$75,000 | 2 | \$150,000 | | |
| 1 | FLUSHING SAVINGS BANK, FSB (E) (P) | 10 | \$2,115,000 | | | 9 | \$1,870,000 | | | 1 | \$100,000 | | |
| 7 | NORTH FORK BANK (E) | 9 | \$315,000 | | | 3 | \$105,000 | 1 | \$30,000 | 4 | \$105,000 | | |
| 24 | INDEPENDENCE COMM. BANK (C)(P)(E) | 8 | \$2,825,000 | | | 1 | \$250,000 | | | 4 | \$1,650,000 | 1 | \$525,000 |
| 4 | CORP. FOR BUS. ASSISTANCE (CDC) | 6 | \$4,683,000 | | | | | | | 1 | \$75,000 | 1 | \$75,000 |
| 9 | MANUFACTURERS & TRADERS TR. CO. (E) | 6 | \$640,000 | | | 1 | \$50,000 | | | | | 1 | \$25,000 |
| 3 | NEWTEK SMALL BUSINESS FINANCE(E)(P) | 6 | \$1,701,500 | | | | | | | | | | |
| 5 | UPS CAPITAL (C)(P)(E) | 6 | \$2,110,000 | | | | • | 1 | \$541,000 | | | | |
| 1 | BERGEN COMMERCIAL BANK (E) | 5 | \$1,810,000 | | | 1 | \$150,000 | i i | | 1 | \$50,000 | | |
| 3 | CITY NATIONAL BANK (C)(E) | 5 | \$595,000 | 2 | \$300,000 | | | 2 | \$245,000 | 2 | \$300,000 | | |
| 3 | BRANCH BANKING & TRUST CO. (C)(P) | 4 | \$4,900,000 | \Box | | | | | | 1 | \$1,300,000 | | |

| # of Loans | | # of Loans | | | | | | | | | | | |
|------------|--------------------------------------|------------|---------------|-----|--------------|---------|---------------|----------|--------------|-----|---------------|-----|--------------|
| FY 2005 | Participating Lenders | FY 2006 | Total Amt | AFA | Amt | Asian/P | Amt | Hispanic | Amt | WOB | Amt | VET | Amt |
| 5 | COMERICA BANK(P) | 4 | \$1,263,800 | | | 1 | \$184,500 | | | 1 | \$184,500 | | |
| 22 | HOPEWELL VALLEY COMM. BANK(C)(E)(P) | 4 | \$688,800 | 1 | \$15,000 | | | | | 2 | \$385,000 | | |
| 0 | COMMUNITY NATIONAL BANK (E) | 3 | \$325,000 | | | | | | | 1 | \$150,000 | | |
| 0 | FIRST STATE BANK (E) | 3 | \$1,400,000 | | | 1 | \$900,000 | | | | | | |
| 0 | FIRST TENNESSEE BANK, N.A. (E) | 3 | \$60,000 | | | | | | | | | | |
| 0 | INNOVATIVE BANK (CX) | 3 | \$20,000 | 2 | \$15,000 | | | | | 1 | \$5,000 | 1 | \$5,000 |
| 16 | INTERSTATE NET BANK (E)(P) | 3 | \$2,863,000 | | | | | 1 | \$344,000 | | | | |
| 4 | TEMECULA VALLEY BANK N. A. (P) | 3 | \$2,543,100 | 1 | \$172,000 | | | | | 3 | \$2,543,100 | 1 | \$745,700 |
| 0 | THE PROVIDENT BANK (E) | 3 | \$310,000 | | | 1 | \$250,000 | | | 1 | \$10,000 | | |
| 0 | GREATER BAY BANK N. A. (P) (E) | 2 | \$682,400 | 1 | \$194,000 | | | | | | | | |
| 0 | NATIONAL PENN BANK (E) (P) | 2 | \$1,200,000 | | | | | | | | | | |
| 0 | PARAGON FCU | 2 | \$110,000 | 1 | \$85,000 | | | | | | | | |
| 0 | THIRD FEDERAL BANK | 2 | \$550,000 | 1 | \$50,000 | | | | | 1 | \$500,000 | | |
| 0 | AMERASIA BANK | 1 | \$80,000 | | | 1 | \$80,000 | | | 1 | \$80,000 | | |
| 5 | BUSINESS LENDERS (C) (P) | 1 | \$280,000 | | | | | | | | | | |
| 0 | CAPITAL PACIFIC BANK | 1 | \$425,700 | | | | | | | | | | |
| 0 | CATHAY BANK (P) | 1 | \$200,000 | | | 1 | \$200,000 | | | | | | |
| 0 | COMMUNITY SO. BK (P) | 1 | \$2,000,000 | | | | | | | | | | |
| 4 | FIRST BANKAMERICANO (E) | 1 | \$100,000 | | | | | 1 | \$100,000 | | | | |
| 1 | HILLTOP COMMUNITY BANK (E) | 1 | \$100,000 | | | | | | | | | | |
| 0 | LONG ISLAND DEVEL. CORP. (CDC) | 1 | \$2,000,000 | | | | | | | | | | |
| 1 | MANASQUAN SAVINGS BANK (E) | 1 | \$225,000 | | | | | | | | | | |
| 0 | NCB, FSB | 1 | \$650,000 | | | 1 | \$650,000 | | | | | | |
| 0 | OCEAN BANK, F.S.B. (C) (E) (P) | 1 | \$850,000 | | | 1 | \$850,000 | | | | | | |
| 1 | OCEAN CITY HOME BANK (E) | 1 | \$20,000 | | | | | | | | | | |
| 1 | PEAPACK-GLADSTONE BANK | 1 | \$250,000 | | | | | 1 | \$250,000 | 1 | \$250,000 | 1 | \$250,000 |
| 0 | PENN FEDERAL SAVINGS BANK (E) | 1 | \$50,000 | | | | | | | | | | |
| 3 | PREFERRED CAPITAL BIDCO, INC. (P) | 1 | \$150,000 | | | | | | | 1 | \$150,000 | | |
| 0 | PROGRESSIVE CU | 1 | \$25,000 | | | | | | | | | | |
| 0 | SMITH RIVER COMMUNITY BANK N. A. (E) | 1 | \$350,000 | | | | | 1 | \$350,000 | | | | |
| 0 | TELESIS COMMUNITY CU (E) | 1 | \$50,000 | | | | | | | | | | |
| 11 | SOMERSET VALLEY BANK (C)(P)(E) | 1 | \$364,000 | | | | | 1 | \$364,000 | 1 | \$364,000 | | |
| 0 | LOAN SOURCE, INCORPORATED (C)(P) | 1 | \$500,000 | | | | | | | | | | |
| 0 | WESTCONSIN CU (E) | 1 | \$30,000 | | • | | | 1 | \$30,000 | | | | |
| 0 | WILSHIRE STATE BANK (P) | 1 | \$200,000 | | | 1 | \$200,000 | | | | | | |
| | Total 7A's & 504 | 3089 | \$541,675,500 | 188 | \$24,150,900 | 900 | \$154,925,300 | 366 | \$44,334,500 | 728 | \$118,523,100 | 126 | \$16,150,700 |

(C) Certified Lender Status

(P) Preferred Lender Status

(CX) SBA Community Express Lender

(E) SBAExpress Lender Status

(CDC) Certified Development Companies

New Jersey District Office 504 Loan Approval Data Cumulative Fiscal Year 2006 as of August 31, 2006

| 1st Mortgagee | # of Loans | Bank Amount | Debenture Amount | Total Project |
|---------------------------------|------------|--------------|------------------|---------------|
| Bank of America | 15 | \$14,596,102 | \$10,926,000 | \$29,552,836 |
| Commerce Bank | 11 | \$15,546,500 | \$10,893,000 | \$29,271,000 |
| GE Small Business Finance | 4 | \$6,321,375 | \$4,387,000 | \$12,024,000 |
| HSBC | 3 | \$3,775,000 | \$2,847,000 | \$7,550,000 |
| Sun National Bank | 3 | \$1,595,000 | \$1,140,000 | \$3,190,000 |
| Unity Bank | 3 | \$3,925,000 | \$2,619,000 | \$7,850,000 |
| Business Loan Express | 2 | \$1,490,000 | \$1,022,000 | \$2,893,000 |
| Flushing Savings Bank | 2 | \$1,481,750 | \$1,223,000 | \$2,963,500 |
| Interchange Bank | 2 | \$1,500,000 | \$955,000 | \$3,000,500 |
| Ocean City Home Bank | 2 | \$387,500 | \$303,000 | \$718,500 |
| PNC | 2 | \$1,360,000 | \$908,000 | \$2,668,000 |
| Wachovia Small Business Capital | 2 | \$2,908,345 | \$2,244,000 | \$5,816,000 |
| Zions Bank | 2 | \$1,383,750 | \$945,000 | \$2,767,500 |
| Banco Popular | 1 | \$7,320,000 | \$2,056,000 | \$12,500,000 |
| Bank of New Jersey | 1 | \$377,000 | \$313,000 | \$754,000 |
| Bergen Commercial Bank | 1 | \$325,000 | \$270,000 | \$650,000 |
| CIT Small Business Lending | 1 | \$2,814,389 | \$2,000,000 | \$5,337,650 |
| Cathay Bank | 1 | \$1,400,000 | \$619,000 | \$2,590,000 |
| interSTATE NET BANK | 1 | \$977,500 | \$605,000 | \$1,955,000 |
| Lehman Brothers Bank | 1 | \$983,750 | \$811,000 | \$1,967,500 |
| North Fork Bank | 1 | \$4,986,120 | \$1,500,000 | \$7,196,800 |
| Northside Savings Bank | 1 | \$1,100,000 | \$906,000 | \$2,200,000 |
| Parke Bank | 1 | \$1,450,000 | \$1,194,000 | \$2,644,000 |
| Philadelphia Private Bank | 1 | \$675,000 | \$557,000 | \$1,610,000 |
| Skylands Community Bank | 1 | \$162,000 | \$136,000 | \$325,000 |
| TD Banknorth, NA | 1 | \$900,000 | \$563,000 | \$1,700,000 |
| The Bank | 1 | \$2,014,690 | \$1,451,000 | \$4,029,380 |
| Towncenter Bank | 1 | \$1,200,000 | \$599,000 | \$1,980,000 |
| Valley National Bank | 1 | \$3,180,000 | \$1,500,000 | \$4,680,000 |
| Wilmington Trust Bank | 1 | \$105,000 | \$75,700 | \$180,700 |
| TOTAL | 70 | \$86,240,771 | \$55,567,700 | \$162,564,866 |

Bank Amount - represents aggregate of 1st mortgagee financing.

Debenture Amount - represents aggregate of all 504 debenture financing.

<u>Total Project</u> - represents amount financed by 1st mortgagee and SBA's 504 debentures plus funds contributed by the small business borrowers.

New Jersey District Office Loan Approvals

The information being provided is derived solely from Agency records that are submitted by the Agency's participant lenders engaged in making SBA guaranteed loans. This information is collected by the lenders from SBA loan applicants who provide it on a voluntary basis. It is then forwarded by the lenders to SBA. Since the information is given by the loan applicants on a voluntary basis it is not necessarily inclusive of all SBA borrowers, nor is its accuracy checked by the Agency. Accordingly, SBA cannot make any representation as to the completeness or accuracy of the information provided to the American Banker and in view of this the Agency takes no responsibility for any further dissemination of this information.

Moreover, the information provided relates solely to the actions of particular lenders with respect to SBA-guaranteed loans. The data does not reflect the nature or extent of those lenders' service to the specified minority communities through actions that are not related to SBA programs. Further, the lending data being provided is gross data only and should not be taken as indicative of the nature and extent of the institution's "commitment" to minority lending. For example, some banks are located in regions with low proportions of certain minority communities and thus, should not be compared to those institutions based in regions with larger minority communities.